

GROUP TRAVEL INSURANCE - COVID-19 UPDATE

(September 1, 2021) The Government of Canada continues to issue a global travel advisory to avoid all non-essential travel outside Canada, however, if you are insured for group travel insurance with RSA, you and your eligible dependents will have **emergency medical coverage, including COVID-19** for both essential and non-essential travel.

RSA group policies that may include **trip cancellation, trip interruption or trip delay coverage DO NOT apply (i.e. you will not be reimbursed) if a claim is specifically related, directly, or indirectly, to COVID-19.** We strongly recommend purchasing separate individual trip cancellation insurance via your travel provider or airline at the time of your booking in the event of a denied, cancelled, or delayed flight.

You will also not be reimbursed for any COVID-19 tests (e.g. rapid, molecular, etc.) that may be required as proof to leave or return to Canada, nor for any hotel, food, security or transportation associated with mandatory quarantine related to travel.

If you do choose to travel, please always keep your group travel insurance card with you and call Global Excel/RSA as soon as possible to coordinate medical treatment in the event of an emergency.

If you need to stay longer than the maximum per trip duration offered through your group travel insurance policy, please note that RSA's individual top-up/extension travel plans **DO NOT** include COVID-19 coverage, you may instead want to contact (except in QC, NB, PEI & NFLD) **Medi-Quote** toll free at 1-800-661-3098 or info@mediquote.ca. Kindly advise that you have been referred to them by Coughlin to purchase additional days of coverage. Medi-Quote also sells a *COVID-19 only* policy to supplement RSA top-up and international student policies.

We strongly encourage you to review the Government of Canada travel advisories before booking travel as they may change frequently. Our concern being return transportation options, new requirements related to travel may create significant out of pocket costs and availability of medical care may become very limited outside Canada.

To understand the requirements for Travel (i.e. Land or Air) visit:

<https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>.

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